Missing links: an insider's view of what you need (but rarely get) from accounting software.

ABSTRACT: Accounting software packages for the microcomputer have not been
as enhanced as their word processing or spreadsheet program counterparts.
Most PC accounting packages could be significantly improved by adding the
following six features: (1) the ability to enter partial transactions, (2)
the provision for marginal notes with journal entries, (3) a comprehensive
but easy-to-use treasury management system for monitoring cash flow, (4) a
transaction template that would allow users to design their own recurring
transactions, since these are often unique to a corporation, (5) the
development of complementary financial, bookkeeping, and tax planning
systems to complete the automated accounting system, and (6) user-friendly
month-end closing procedures.
TEXT:
        In the last 3 years The Price Waterhouse Report has reviewed well
over a hundred different accounting products for the PC. Some were good.
Some were bad. And some were, well . . . yes, ugly.
        There is a lot of solid accounting software out there, the best of
which has been reviewed for you in this issue. PCbased accounting packages,
as a direct result of their increasing sophistication and the heightened
power of today's hardware, are beginning to make dramatic headway in some
very large corporations. But, overall, accounting lags behind the rest of
the software industry.
        Hardware manufacturers have put power on our desktops that could have
been found only on mainframes a few years ago. Database software has become
more powerful and truly relational. Companies like Borland International
continue to spawn exciting new user and programmer productivity tools such
as Turbo Lightning and Turbo Basic. New word processing tools such as
WordPerfect and Microsoft Word, have become so feature-packed as to deny
their text editor heritage. (Remember when word wrap seemed so
spectacular?) Today we have built-in spelling checkers, windowing, and
search-and-replace functions.
        The developers of accounting software have not stood still. There is
little question that today, for about $10,000, you can have the kind of
multiuser accounting system that cost well over $50,000 just 5 years ago.
But, with some exceptions, accounting software has not been as well adapted
to the PC as word processing or spreadsheet programs.
        Other than simply tweaking the interface to make the system more
friendly, developers of PC-based accounting software generally have not
stretched themselves to develop truly innovative approaches.
        What's missing from most of the PCbased accounting software me you'll
find today?
        * Partial transactions
        Most accounting software requires you to have all the information on
transactions available to you when you enter the data. In real life,
unfortunately, that is not always possible. Why not allow users to enter
whatever elements of a transaction are known and complete the transaction
as new data becomes available?
        Say, for example, that you want to enter cash disbursement
transactions but don't know the financial account codes to which the

amounts should be distributed; it would be helpful if you could enter most of the transaction information and later have your accountant or bookkeeper call up the transaction, complete it, and ready it for processing. There is no reason why software should not include a special function that allows this kind of flexibility for all types of transactions.

* Text annotation

One of the toughest things for users to give up when they automate an accounting system (or any manual system for that matter) is their ability to write notes in the margins of their ledgers and journals. Pick up any set of inventory records maintained by hand and you see notes like "Stock returned by shipping" or "Reserve 20 gallons for shade blending."

At least two products marketed today-SmartNotes (Personics Corp., Concord, Mass.) and Tornado Notes (Micro Logic Corp., Hackensack, N.J.)--let you append notes to the individual cells of a spreadsheet. Developers of PC-based accounting software should follow that lead.

* Cash management

Small-business owners and operators care about three things: customers, cash, and inventory. Most software vendors offer a receivables package to track customers.

Inventory management modules are also relatively common. But while full-featured payables and receivables packages help with elements of your cash flow, few vendors seem to have pulled the components together in a comprehensive, easy-to-use treasury management system. This seems odd, considering the importance of cash to all of us.

Users would welcome a cash planning feature that extracts information from both payables and receivables and exports it to a spreadsheet where that information can be combined with other information that affects cash flow. This would help the manager coordinate disbursements and cash receipts.

* Transaction templates

Most modem accounts payable systems contain a helpful feature that allows you to make recurring vendor payments. This is attractive. But few software developers have extended this flexibility to other modules. Repetitive transactions are common to most, if not all, of the functions in a modem accounting system. It would be helpful if accounting software let the user set up a template (something like the style sheets found in Microsoft Word) for any transaction posted to any of the accounting modules. Each of the templates could be called up, modified, and processed for applications such as recurring orders, similar transactions for sister companies, and standard journal entries.

* Complementary systems

Many small businesses cannot afford the kind of accounting expertise that is required to develop and maintain an effective financial reporting system. PC-based accounting software has put that expertise within reach of most businesses and has brought the accounting function in-house. But that places new demands on the entrepreneur and his staff. Small-business people may be experts at the production, service delivery, or marketing aspects of their businesses, but very often they have lithe knowledge of or interest in doing the books.

The software could improve their ability to handle that new challenge by making available an easy record-keeping system that maintains basic business records, as well as by supplying a complementary bookkeeping and financial-reporting system to formalize diem. With this approach, basic operating reports could be developed each day. Anyone in the company could record the transactions, give them to an outside or part-time accountant, and have that trained professional transform the raw business transactions into a refined set of financial and management reports. It is a "have-your-cake-and-eat-it-too" approach, and it very well could save money for a small business and, at the same time, make for better reporting.

What you really need is an automated checkbook supplemented with the ability to record financial account distribution. Vendors who combine

record keeping and a fully integrated accounting system are on the right track for addressing the needs of many businesses.

* Batch file processing

A common problem in business accounting is closing out the month-end and ensuring a complete set of management and exception reports. Some people do this with desktop utility packages that allow you to keep a calendar and to record keyboard macros. But that kind of system has its limits. Procedure checklists and accounting calendars, which ensure tat all steps are completed in the right order every modify, improve accuracy and promote completeness. Software could help if it let users record the executed commands, edit those files into general procedures, and run them again and again.

USING WHAT'S NEW

New hardware and software packages give vendors an ever-increasing opportunity to make our lives easier. Scanners and CD ROMs have introduced a way to attach images of source documents to vouchers or invoices as graphic images or as text input. Since most people now keep paper copies to back up their electronic files, using electronic image storage would make the paperless office a reality. I look forward to the day when a vendor will make this ability an easy-to-use software feature.

As increased disk space and basic expert system programming become more readily available, vendors should be able to figure out how to give users a system log of the way they actually use the system. And, by looking at the patterns of use, supply interactive help that goes way beyond today's context-sensitive help screens. One day, it shouldn't be too much to ask for software that looks at how you have used the system for a few months, anticipates the next step you might want to take, and suggests that certain system features be used to assist you.

Graphic possibilities are expanding. Good graphics in data entry screen design and menus decrease data entry training and improve users' productivity. For instance, software could show how a check appears in your checkbook and ten give you the ability to edit the fields.

There is plenty of opportunity in the area of accounting for a software developer to improve business productivity, minimize the time employees spend using an accounting system, and enhance management information for sound decision making, Innovations and enhancements that make our lives easier will be rewarded in the marketplace. We're impatient for them. -G. William Dauphinais

ADS Business Software is a series of $395 accounting modules from ADS Software. It is aimed at the first-time user but offers enough capacity to handle the simple accounting needs of small to medium-sized businesses.

ADS Software has been developing and refining its accounting software since 1980 and has sold approximately 12,000 modules to date. This current version includes a set of general-purpose programs-General Ledger, Accounts Receivable, and Accounts Payable -that can either stand alone or support any of several specialty packages. The specialty packages include Payroll and Client Write-up modules for bookkeeping services, Accounts Receivable modules for private clubs, retail florists, veterinarians, and residential/commercial services, and a Church Contribution Accounting module.

While the system requires only 128K bytes of internal memory and can be nin on a dual floppy disk system, ADS recommends that you use a hard disk. Installing the packages on the hard disk is a simple process.

FAST AND EASY

Sentting up the chart of accounts in the General Ledger is easy if you use the standard chart ADS supplies, even if you need to modify it slighdy. If you want to create your own chart of accounts, you can erase the standard file and then enter your own accounts from scratch.

The simple account strucWre uses a tendigit number (no letters allowed), with no subaccounts or prefixes assumed (although you may embed them within the ten digits).

Maintaining the chart of accounts is fast and easy.

ADS Business Software produces reports by using simple "programs" that you can create and modify. ADS has included standard balance sheet and profitand- loss reports, but you must create other statements you may need, such as the Changes in Financial Position statement or departmental operating statements. You can print operating statements with comparisons to budgeted or histofical figures. ADS does not supply a comparative balance sheet, but you can create one.

The budgeting capability is very simple, with one annual budgeted amount per account distributed to 13 monthly periods using percentages.

General Ledger handles more than one organization easily, and it can even consolidate the general ledgers. Again, however, you must create the report yourself.

Accounts Receivable has separate programs for the balance forward and open item mediods. You must choose one or the other. (Other accounting packages make this an option within the Accounts Receivable module, enabling you to switch methods or to use different methods for different customers.)

Cusomer records contain a minimum of information. The program keeps only one ad&ess, for example, rather than separate "ship-to" and "bill-to" addresses. Accounts Receviable will produce mailing labels, but nonaccounting information kept in the master file is limited, and the program does not produce dunning letters.

The mediod that ADS Business Software uses to move suffunary data from Accounts Receivable is flexible but somewhat complex. To avoid making unbalanced entries to the General Ledger, you must use special care to set up this procedure properly.

Accounts Payable can track vendor history (again with a liniited mnount of nonaccounting information), write checks, and interface directly with the General Ledger. It enters invoices and prints a "disbursement worksheet" to help you decide which vendors and invoices to pay. The system prints checks as the disbursements are entered under noff na) processing, but it also accommodates manual checks.

Accounts Payable distributes amounts to General Ledger accounts by entering one or more account numbers and distribution amounts. This method is simpler, diough more work for the user, than that used by Accounts Receivable.

IDEAL FOR SMALL BUSINESS

The brief, simple ADS documentation occasionally sacrifices comprehensiveness, but it includes a simple tutorial to get you off to a good start. Support for the package is excellent: unlimited telephone support is available for approximately $100 per package per yew.

ADS Business Software is ideal for the small or medium-sized business that needs the capacity and the flexibility of a fullblown modular system, yet whose accounting needs and level of sophistication do not warrant a more expensive high-end package: Though not covered in this review, ADS software's specialty packages are another attractive feature. -John Cashdollar

The BPI Enterprise Series accounting software is highly regarded in the high-priced accounting software market, as it rightfully should be.

The series includes General Ledger, Accounts Payable, and Accounts Receivable modules at $795 each, and features other modules (see PC Magazine "An Enterprising Accounting Series from BPI," Volume 5 Number 11). Software installation isn't tough. Once the system disk is installed, you accomplish the rest through a menu. The program establishes all the necessary data directories and copies the files from the supplied disks.

In configuring the program for your company, you should assign user IDs. With these IDs, the system remembers certain things about each user, like preferred screen colors, or supplies a unique and useful pop-up calendar that can record appointments, future accounting processes, and activities accomplished during the entry session.

BPI Enterprise has a queuing function that allows processes and reports to be stacked for execution at a later time. You must be careful, however, not to mix the printing of statements, checks, and invoices, since each requires a different type of paper, and you must tell the program when you change it.

PASSWORD PROTECTION

BPI Enterprise allows password protection, which is not to be confused with user IDs. Passwords will lock out access by application, not menu level. Systems that offer security at the menu level are more flexible in terms of what operators are able to do or see. For instance, some programs will allow users withoug a password to input data but will not allow them to write checks. With BPI Enterprise, it's an all-or-nothing proposition.

An especially nice feature of BPI Enterprise is its ability to execute DOS commands directly from the program and, if memory permits, to temporarily leave the program and load another program. Backup is not dependent on this Access DOS selection: it is available elsewhere as a menu selection.

General Ledger features flexible financial reports, budgets, and comparative reports as well as automatic journal entries. Setting up General Ledger is straightforward, although BPI Enterprise keeps only two accounting periods open at any one time, which can make required adjustments to prior periods somewhat difficult to accomplish.

UNUSUAL JOURNAL

Journal transactions are limited to 12-line items per entry and cannot be saved without your fast approving the entry. Once an entry is accepted, it immediately posts to General Ledger. That automatic posting can mean many corrections later if you do not carefully prepare journal input and review your work on-screen before approving it. The General Ledger allows up to ten lines of 40-character text per journal entry to describe each transaction. This is unusual, and it is a good idea. Most systems allow 20 or so characters per transaction line.

Accounts Payable allows complete voucher processing, vendor account detail, automatic account aging, bank reconciliations, and good control over the payment process. It creates well-organized management reports that can be printed or viewed on-screen.

It also tracks a great deal of useful information by vendor, although it cannot accumulate payments for 1099 reporting. If 1099 reporting is important in your operation, it might be possible to be creative when establishing vendor ID numbers, then select relative information by using BPI Enterprise's wildcard feature.

The program also issues a warning when duplicate vouchers are entered, allows default general ledger accounts assigned to a vendor master record, and offers payment selection by voucher, vendor, due date, or available discount.

Accounts Receivable carries balance-forward or open-item accounts on a revolving, fixed-payment, or normal basis. It allows for cash discounts, automatic finance charges, and variable billing cycles. Like Accounts Payable, this module also creates good reports that can be sent to the screen or printer.

BPI Enterprise's Accounts Receivable module can produce invoices as well as statements-something many programs do through an additional Order Entry module. With this feature you can indicate a "strip to" address that differs from the billing address, or you can alter either address as necessary.

A credit Limit for customers is established in a master customer record, and the program issues a warning at invoice entry if the credit limit is exceeded.

BPI Enterprise makes good use of an infonnation selector function, which is useful as an on-line method of accessing lists such as account numbers, names, customers, and more. BPI Enterprise makes it easy to create

financial report definitions and has an excellent on-line help text. However, the documentation is not particularly well organized, and the tutorial ought to be separated from it.

BPI Enterprise is a speedy, capable package with a good user interface. It would fit many business applications. [BPI Enterprise Series was developed by BPI Systems. Computer Associates has bought the company, but continues to market the product under the name Enterprise Series.-Ed] William H. Stewart

Bristol Integrated Accounting System has had a previous life. Written in Bisiness, a Datapoint language product, the package was fist a minicomputer accounting system. Bristol Information Systems ported the $800-per-module package to the PC and enhanced It for the new environment. Despite the package's new guise, some of its old ways haven't changed.

Although full of features and replete with on-line help, Bristol Integrated Accounting System is not for nontechnical users. Menus are inconsistent from module to module. The data entry screens offer new-style help, but a residue of old-style methods remains, such as having to use 99999 to exit a screen. It's up to you to remember to use many of the expected accounting controls.

In addition, the package accepts invalid dates and posts invalid accounts automatically to the General Ledger. It also posts batches directly to master files without giving you The opportunity to edit diem, and at certain times you must perform a sort before a function will work correctly.

Setting up the General Ledger, which accommodates eight-digit account numbers, is not difficult. You enter transactions at the bottom of a screen that looks like a columnar journal sheet. As you enter information, the program clears the top of the screen and displays a help message. After you enter data, it displays the batch balance. If you make a mistake, you must post another journal entry to fix it. Batches need not balance, and you can post the same batch more than once.

Bristol prints a ledger each time you post a batch, and you can print the ledger for any period on demand. Ledgers include a simple trial balance along with a predefined income statement and balance sheet based on user-specified account ranges. You can also write custom reports.

PAYING VENDORS

The master vendor file uses a five-character vendor ID and includes name and address, terms, and 1099 information on the vendors. The Accounts Payable module enters transactions directly into the open invoice file and posts general ledger distributions immediately to a General ledger journal. It verifies the **vendor** number against the master **file** ; you can **add new vendors** by entering a special code. If you want to post to multiple accounts, you must remember to use a special routine.

You can print a list of invoices due, a trial balance, and an aged payables list. Bristol does not include a feature that selects and prints invoices to pay. You can use the check- writing program to select the checks to be paid on the basis of the invoice terms, or you can enter selections one at a time. You must also remember to sort your invoice file for the selection process to work. After the check run, you print a check register and post the checks to the General Ledger.

Bristol uses a six-character customer ID in the Accounts Receivable module. You use the package's invoice entry program to enter all invoices, credit memos, and adjustments directly into the open invoice file. The module verifies the customer number and tests the invoice number for duplicates. An action code identifies the invoice type; you follow it with the sales amount, tax ammount, other charges, and a ledger account. A special action code is required to distribute the amount to more than one sales account.

The package can apply cash receipts and credit memos to invoices in till, as a partial payment, or on account. You can recall the oldest invoice automatically, and the screen shows the remaining check amount as

you apply payments. You can print a list of cash receipts, sales, or both combined. At month-end you get an aging statement, a sales analysis by customer, and a General Ledger Sales journal.

The documentation is adequate but often overly technical. For each function, it describes internal renames and processes that most users shouldn't need to know.

Bristol Integrated Accounting System has all the basics and more, including vertical market modules, but it operates like the minicomputer packages of a decade ago-confusing to use, with too many ways to make mistakes. At $800 a module, the old-style package looks unimpressive competing with sophisticated, new-style products that are easier to use and offer much more value for the cost. -Mike Falkner

Business Partner Accounting Software was known as Business Libraries until it was purchased this year by Accountants Microsystems Inc. (AMI), a company well known for Datawrite, its accountant's write-up software.

A supervisory module that controls passwords and company IDs must be loaded before the accounting items. You must unlock each package with special codes or you will be limited to 20 records per file. Before creating a new file, you must prepare a list of expected file sizes and control items, or you will have to expand the files with a database refresh program later. Someone who knows the system should help you with installation.

Business Partner's ledger, customer, and vendor file codes are flexible, and the documentation includes detailed checklists and descriptions with good screen examples. But a certain amount of fine-tuning could help the package.

It is not as consistent and friendly as it could be. Entry errors are reported with no hint as to the proper answer. Some printing and posting functions are called from the entry screen in one module, while the same functions are main menu items in another. Reports belonging in the reporting menus are found in transaction processing menus. Upper- and lowercase letters are not the same when used for customer and vendor IDs, and it is easy to create what looks like duplicate items.

AMI also sells the Manufacturing Series (Inventory Control/Bill of Materials, Order Entry, Purchasing) and the Productivity Series (Information Retrieval, Letter Writer, Business Analyzer, and Information Couriers to and from Datawrite) . The old Business Libraries' Manufacturing Series is generally well regarded, and if a manufacturing system is what you need, the Accounting Series will give you adequate support. At $795 per module, however, the Accounting Series by itself is not your best buy. -Mike Falkner

CertiFLEX, the CertiFLEX Systems package that sells for $695 per module, gets the job done but is cumbersome to use.

Setting up CertiFLEX's General Ledger is straightforward, but you must start a chart of accounts from scratch. For each account, you enter account number and name, financial statement line, print status, and year-to-date balance. Account numbers may be up to ten characters, and your coding structure determines the extent to which you can use CertiFLEX,s sublevel or departmental reporting feature. CertiFLEX can support an elaborate numbering scheme, but you must create each report individually - a time-consuming task.

Each account must have a financial statement line. CertiFLEX includes a comprehensive financial statement line listing, on which its standard reports are based. Fortunately, the standard reports are adequate for most companies' needs; you wouldn't want to tackle the overly involved process of modifying CertiFLEXIs financial statements and reporting structure.

CertiFLEX lets you enter transactions into the General Ledger manually or update them automatically from other CertiFLEX modules, such as Accounts Payable and Accounts Receivable. You can set up automatic monthly or annual journal entries and designate whether you want them to reverse in the subsequent period. A closing entry report indicates whether these

entries have been posted, but CertiFLEX does not report any deletions or modifications to these entries. Other CertiFLEX General Ledger transaction reports include a General Ledger audit trail, a General Journal, and registers of transactions that have been entered manually , Like sales and checks.

CertiFLEX's Accounts Payable module posts transactions to the General Ledger immediately. When you set up each vendor, you choose one of six payment options. Other options allow you to set up a retainage percentage and designate payment to a third party. You can quickly locate vendors by typing in the fist few letters of the vendor name, but CertiFLEX lacks a system check for duplicate invoice numbers-a major shortcoming.

Accounts Payable transaction reports include voucher transactions, voucher and check registers, and a recurring expense voucher report. Master file reports include vendor master file listing and recurring expense listing. CertiFLEX also generates Accounts Payable Detail and analysis reports.

CertiFLEX's Accounts Receivable system uses the same numbering process for customer accounts as the Accounts Payable system. When you set up each customer account, you designate whether sales are taxable and, if so, the appropriate tax rate, the type of statement, the terms and the credit limit. You use sales codes to enter Sales/Accounts Receivable transactions in customer accounts.

A FEW MORE STEPS

The Accounts Receivable system requires a few more steps to update transactions to the General Ledger. After you have posted or written invoices, you must print sales reports-first daily, then monthly reports. If you fail to do so, the module will not post transactions to the General Ledger. If you go directly to the option to update the General Ledger, CertiFLEX fails to indicate that certain transactions have not been posted.

Before running statements, you must recalculate the age of accounts and calculate finance charges. You set up aging and finance charge dates in your company master file, the Percentage to Calculate finance charges, and indicate if the charge will be compounded.

CertiFLEX's user manuals are adequate but lack indexes. Quickly locating the information you need can be difficult.

While CertiFLEX offers a number of useful features, as well as alternative methods for processing most transactions, its report capabilities are Limited, and it lacks an audit trail of master file maintenance as well as some important system checks. These drawbacks make CertiFLEX cumbersome to use. More important, they make its features pale in comparison with those of other, more-sophisticated packages in its hefty price range. -Thomas A. Meyers

CharterHouse is a fast, flexible, comprehensive accounting system with many advanced features. Its developer, CharterHouse Software Corp., was established in 1978 and has software currently installed at more than 3,000 sites. The system, which is easy to set up and use, includes 14 modules ranging in price from $700 to $1,700.

The install program creates a separate directory for the CharterHouse modules. Using menu selections, you set up the companies to be maintained and the modules each company with use. During company initialization, a program verifies the room needed on the hard disk. CharterHouse automatically expands to accommodate your company as it grows.

All the modules use function keys to full advantage. The most detailed part of the setup is the chart of accounts. You can use one of the three charts that come with the General Ledger or create your own. Either way, you should print out one that comes with the system and note any changes or additions you want to make. Then modify, add, or delete to create account codes that will work for you. Once your chart is created, you can clone your version for your other companies.

According to CharterHouse, you can set up the chart of accounts without the financial statement structure. You can format reports

separately to get the required consolidation of accounts and formats. A new Data Link/Report Writer is available for more user-defined reporting needs.

CharterHouse's General Ledger, which sells for $1,000, lets you maintain and post to 26 open accounting periods: 13 in the current year and 13 in the next year. The prior year's (13 months) detail numbers are retained for comparison reportings so you have 3 years of data for financial reporting.

The system's error detection and verifying features are complete and flexible. Some of CharterHouse's added features are automatic inventory adjustment entries based on a percentage of Boss profit, and automatic state and federal tax accrual entries based on your estimated tax rate for each. And CharterHouse allows you to do multiple interim closings before the final year-end closing.

THREE IN ONE

Accounts Receivable, Inventory, and Sales Analysis are offered together in one flexible, economical module as well as separately. Selection of open item or balance forward is made on a per-customer basis. You can track sales by territory, salesman, and state, and you can set up as many tax rates and as many "ship-to" addresses as you can create in the five-digit customer number. The inventory section maintains three prices for each inventory item. You can track quantifies commited to orders as well as quanties sold, received, and used. Items are valued by average cost, LIFO, or FIFO with unlimited layers.

A unique feature of the CharterHouse Accounts Payable module is that it can handle both cash and/or accrual accounting. With a one-character selection in the payables setup screen, you can change from cash to accrual, print reports, and switch back again. The voucher entry offers unlimited distribution capabilities.

CharterHouse has two levels of password protection: one for till access and one for what CharterHouse refers to as limited access. But if you want to allow access to one of the limited selections, youmust allow access to all. CharterHouse's audit trails are not as good as they could be. Unfortunately, the package doesn't force you to print reports that cannot be reprinted, although you do receive a warning message. In addition, a less-than-desirable feature lets you alter all General Ledger entries (one of the password-protected fields.)

CharterHouse also includes a unique timesaving feature: you can pull up needed information while you are entering data. All in all, CharterHouse's speed, flexibility, and ability to grow as your company grows makes it a great accounting package. -Mary Ellen Andersen

The CYMA Accounting Series was one of the first accounting packages to appear after IBM announced the PC. Now owned by McGraw-Hill, the CYMA Professional Accounting Series is a much-revised highend version of that original product. It comprises many modules plus a variety of specialty items such as job costing, medical and dental accounting, and a data bridge for interfacing to other packages. General Ledger sells for $795, while Accounts Payable and Accounts Receivable sell for $695 each.

The package is easy to install, but you must display a registration screen and call CYMA/McGraw-Hill during business hours for a special code that unlocks each package.

With a little creativity, you can design a chart of general ledger accounts with daily reporting levels. By using a wildcard select option available in most of the reports, you can easily print the detail you want. New accounts are entered quickly, but budgets and prior periods are time-consuming, requiring you to enter the period number and the amount. Account numbers are verified when you enter transactions. The screen shows a document total, a batch total (daily), a journal total (one of 26), and a total for the entire ledger. Journal reports can be listed by date, by account, or in order of entry, or you can choose to develop custom reports with a report formatter.

Transaction entry in the Accounts Payable module is quick but

inadequate. Multiple general-ledger expense accounts must be entered as separate transactions. When paid invoices are purged at month-end, the record number changes, and it "is difficult to find a transaction without printing a vendor ledger.

You can modify the check format in the Accounts Payable module by using a report design program that's available for all modules in the system.

The Accounts Receivable module lets you customize your billing form to make bills or statements by using the general report formatter included with the system. Customer codes can be tracked as open-item or balance-forward customers.

Data entry with CYMA is fast, even on an XT, but saving and editing can be clumsy. For saving, some screens require an S to be entered, while others automatically save. Entering F takes you back one question--most of the time. When you edit, you must know the record number and return through all questions to complete the edit.

CYMA offers no tutorial. However, sample files are given so that you can play with the package before you register it. Training is provided by CYMA dealers, authorized CYMA consultants (independent accounting firms and data processing consultants approved by CYMA), and from CYMA in selected cities all over the United States. You can also contact CYMA for direct support, but have your credit card ready when you do. CYMA's report formatter is a bit technical, but a little study will give you a powerful reporting tool.

The CYMA package has come a long way since 1981. It lacks a sophisticated user interface, but its reporting flexibility, report formatter, and speed make it a good contender in your search for an accounting system. -Mike Falkner

The General Ledger, Accounts Receivable, and Accounts Payable modules, which cost $495 each when purchased together, make up a well-integrated system. The Accounts Payable and Receivable modules perform well, but General Ledger lacks budgeting capabilities and has only limited reporting capabilities.

Double Entry's user manual shows you how to install the program into the root directory, but a better method is to create a subdirectory for the program. Installing the program goes smoothly, but setting up a chart of accounts and beginning balances can be a hale awkward. Although you use the General Ledger module to set up new accounts, you must exit and enter the Utilities module to create beginning balances for your new accounts.

The PC's function keys access all of Double Entry's capabilities, and the bottom of each screen displays their use. But function key assignments that are consistent from screen to screen would improve the efficiency of the on-line help.

A more successful attempt to make the system easier to use is Double Entry's friendly data entry mode. It gives you continuous, on-line access to all master files and their codes. The information you need is usually only a keystroke away.

A minor yet troublesome problem can occur when you enter the day's date, as Double Entry prompts you to do each time you begin to use the software. If you enter a date other than the current system date, Double Entry changes the DOS date. You must lien remember to reset it when you exit the system.

POWER PLUS

The Accounts Payable and Receivable modules are comprehensive and powerful. Accounts Payable allows recurring transactions and handles discounts and dates very well. After you've established the terms for a vendor, Double Entry automatically calculates the due date, the discount amount, and the discount date when entering accounts payable transactions. When you pay invoices, the system notifies you if the discount period has passed. Selecting invoices for payment is simple, and you can make partial payments.

Accounts Receivable allows recurring transactions and permits finance charges as well as periodic payments. The only apparent drawback is tat you cannot store a "ship-to" address in the customer master record, so you have to input it every time you invoice a customer who has one.

Double Entry produces all the standard reports most businesses need. It requires preprinted forms that conform to the system's fixed formats for invoices, statements, checks, and so forth.

The package's security system is extremely flexible. You can assign each user an optional individualized password, which can give him access to certain system functions and not others, according to your company's needs.

A dependable, fairly easy-to-use accounting package, Double Entry can handle the simple accounting needs of a small business, but the current version's capabilities are limited in comparison with those of similarly priced packages. Systems Plus says that a version designed to handle more advanced accounting needs is in the works, but hedges on giving any release date. - Randall Swearingen

Computer Associates International's EasyBusiness Systems accounting software has been on the market for some time under a variety of names. Formerly known as Information Unlimited Software (IUS) and briefly as Sorcium/IUS, the General Ledger, Accounts Payable, and Accounts Receivable modules retail for $695 each. Password protection is not included but can be purchased for $10 more.

Installation is accomplished through a batch file that comes with the software. You must retype the install command for each disk you install.

Data input is generally smooth, although you must use all caps or numbers when assigning alpha IDs to vendors or customers. These are case sensitive and an account ID established as "Travis" will not work with "TRAVIS" or "travis."

The system lets you input dollars without requiring a decimal for pennies-a nice feature except that when the decimal is used, the system ignores A. For example, if $1,200.00 is input as 1200.00 (using the decimal where indicated), it becomes $12.00. It would be helpful if the program worked like most calculators, leting the decimal mean something when It is input.

General Ledger/Financial Reporter is the centerpiece of the EasyBusiness Systems line. As with other modules, first entrance to General Ledger places you at the Company Configuration screen, where you set fundamental company information and software switches. Once the system is in use, some choices may not be altered, so you should carefully consider how you intend to use the system before making any choices.

Recurring and reversing transactions are archived and retrieved as needed in subsequent periods, a feature that works well with recurring transactions like standard depreciation entries. But the method is not as useful for reversing entries that are most beneficial if automatically reversed in the next period. So, unless several transactions are involved in recurring or reversing entries, this feature may not be a timesaver.

The Financial Reporter allows numerous reporting possibilities, but it counts printer line feeds and will issue a form feed even if it needs only one fine to complete a financial statement. Computer Associates says you can avoid this by inserting a page command with a column heading specification at logical places within the specification document. This isn't very flexible but it does work.

Accounts Payable has good management reporting characteristics, which include aging reports with flexible, user-defined aging periods that can be printed or viewed on-screen. It maintains basic vendor statistics and offers good control over payments.

The company has responded to the growing need for governmental reporting of payments to vendors for services, The system with accumulate these payments when a vendor is specified as a 1099 candidate.

Duplicate invoices are monitored, but are reported only when the posting journal is printed. They are deleted from the system and must be

reinput if the invoice should be paid, a method that is less disruptive at input than receiving on-screen warnings that require verification before continuing.

GOOD REPORTING

Accounts Receivable , like Accounts Payable, has good management reporting characteristics. The system includes the option to maintain customers as open-item or balance-forward accounts. It allows for automatic posting of finance charges with the ability to set a minimum, and it will round upward to the minimum when the calculated amount is less.

Statements, letters, and mailing labels can be customized. The credit limit established for each customer is tested, but the system does not issue a warning until the posting journal is printed.

Both Accounts Payable and Accounts Receivable create detail or summary entries for import to General Ledger. When retrieved by General Ledger, these consolidated entries are assigned a unique batch number and become like any other batch of transactions entered directly into General Ledger.

In Version 4.2, the company separated tutorial lessons from reference information--a nice improvement, but the index might have been more intuitive. There was no reference to recurring transactions. EasyBusiness Systems considers recurring transactions as Archived Batches.

Although help text intended for onscreen use is included on disks, the help is not accessible without the aid of the EasyPlus Windowing System, a separate module. In addition, the Windowing System allows modules to run concurrently behind a window, speeding data transfer between modules.

Procedurally and fundamentally sound, Computer Associates EasyBusiness Systems is proven accounting software and should be considered when making a purchase decision. - William H. Stewart

Excalibur Plus, a $695-per-module program from Armor Systems of Maitland, Florida, can run on a variety of hardware and operating system configurations. It offers General Ledger, Accounts Payable, Accounts Receivable, Payroll, Inventory Control, Purchase Orders, Point of Sale, Billing, Order Entry, Work in Process, Customer information, and Fixed Assets.

Installation is menu driven. You begin by placing a utilities disk in drive A: and typing A:INSTALLP, The system will prompt you for a second utilities disk and will ask you to specify the type of terminal you are using. You then select the modules you would like to install, and the system prompts you for the appropriate disk. Applications programs and sample data files are loaded next. Then you specify printers, create production data files, and specify data and applications program locations on your hard disk. System utilities handle data file expansion, as well as changes to report formats, reorganization of data files, and backup and restore functions that you may need.

Excalibur's General Ledger contains a total of 32 program s, including a calculator-like amortization scheduler (it doesn't automatically tie into a journal entry). Account numbers are seven digits, with digits 1 through 3 indicating the prime account, digits 4 and 5 the department, and digits 6 and 7 the subaccount. When selling up a new account, you enter the account number, account type (asset, liability, and so on), account description, current month, and year-to-date balance, as well as prior month of the current year, prior-year, and budget information by period.

Making journal entries is easy, especially since Excalibur has both a one-time and a monthly recurring journal for m at. Be careful, though, because the system will accept journal entries that are out of balance. Some of Excalibur's unique features include an Employee Master File for tracking after-die-fact payroll information, the ability to print W-2 and 1099 forms, and various financial change reports.

Excalibur comes with both detail and summary (formal balance sheets

and profit-and-loss statements, as well as a financial change statement, profit-and-loss analysis, comparative analysis, and quarterly reporting (if you are tracking after- the-fact payroll). Excalibur does not have general ledger report writer, but it does have a very useful report formatter utility that allows you to make new copies of standard reports, alter the length and width of print on a page, move or suppress data, modify text (such as field descriptions, page headers, or footers), and accommodate report designs up to 240 columns wide. Besides the report formatter, the system will also print any report to the screen, to the printer in any one of ten print fonts, or to an ASCII file. COVERING ALL BASES

Excalibur lets you enter invoice General Ledger distributions for both the debit and credit sides of a transaction, a nice feature-not found in many of the leading accounting packages-that lets you code a single invoice to multiple liability subaccounts. The ability to individually distribute Accounts Payable liability and bank codes on an invoice-by-invoice, item-by-item basis gives you a system that can account for multiple entities and can accurately track their individual balance sheet items. Cash disbursements can be handled individually or automatically by selecting invoices for payment by range based on vendor number, vendor category, invoice date, discount date, due date, or invoice balance.

The system will also allow you to capture work-order number information for generation of work-in-process reports. The system offers you many reports including a check register, aging schedule, Account Payable trial balance, and vendor history.

You can use the Accounts Receivable module individually or integrated with Inventory, Point of Sale, Order Entry, and Billing modules. It creates a very detailed Customer Master File with fields for key contact, ship via, default carrier, pricing class, tax-exempt ID, and customer status. You can set up user-defined tables to create multiple "ship-to" addresses per vendor, valid salesperson with associated commission data, departments, sales tax tables, and statement messages. You can also enter invoices directly through Accounts Receivable or interfaced through Order Entry. The system will calculate and post service and finance charges. Payments may be applied as either cash or credit card. The system can create a number of reports, including an Accounts Receivable aging schedule, cost/sales analysis, commission statements, and 1099 forms (for resale or commission).

The documentation is not impressive. It contains a lot of pages but is difficult to read. Moreover, it lacks hints on what to do with common efforts and gives no friendly-field data entry descriptions. Armor System offers a 2-day introductory course on Excalibur Plus products and a 4-day Advanced Technical Training course for $395. Telephone support is available at a cost of $100 per module for 6 months, but you must pay for the call.

Excalibur Plus is a strong high-end product, particularly for retailing, wholesaling, and light manufacturing. It can be integrated with cash drawers and bar code readers. If Accounts Receivable is your area of greatest interest, this product should be on your list for consideration. - Patrick Fitzhenry

Flexware, a series of $795 accounting modules from Microfinancial Corp., is aptly named. It can run under a number of operating systems and can be reconfigured by dealers. The program is based on the Flexware Database Development System, written in UCSD Pascal, which promotes versatility but which can create problems for DOS installations.

Over the past 10 years, Microfinancial has evolved from systems house to applications developer, with over 1,000 installations serviced by 200 dealers in 21 countries. The company focuses the efforts of its ten staff people on development, leaving most of the marketing and service functions to dealers.

This comprehensive package is not designed for end-user installation; the system supplied for this review came preinstalled on a hard disk. Even

then, at the outset there were a few problems with the configuration, but the knowledgeable technicians at the Micro Clinic of Buffalo, the dealer that installed and supported Flexware for us, solved them quickly.

In a number of respects, Flexware is intelligently structured and offers sophisticated features and options, especially if it is fine-tuned by the dealer. However, the overall look and feel of the package is not exactly aesthetically pleasing, and some aspects of the configurations in the review package were downright unorthodox and irritating.

Flexware will perform the basics of recording accounts receivable and accounts payable transactions, creating invoices and checks, interfacing to the general ledger, and producing financial statements. However, accounts payable transactions are not based on vouchers; they are identified by the vendor code and vendor invoice number. General ledger account numbers have five digits, with the decimal point after the third digit. Perhaps most important, Flexware enters all transactions in a batch mode that requires calculation of control totals before entry.

Flexware's approach, especially its batch-control orientation, has some advantages but takes some getting used to. While the architecture of the database and access methods may be elegant, the user interface leaves much to be desired. The system tested for this review did not use any function keys, used Ctrl-key sequences instead of the usual cursor keys, and had a nondeleting Backspace key.

Transitions between menus are punctuated by an annoying, nonremovable, copyright notice. On some occasions the program would go into beeping loops, stopped only by using Ctrl-Break. In addition, entry screens do not use video attributes such as bright/dim or reverse video to distinguish between prompts and data fields. Flexware checks data fields requireing validation only on completion of a screen instead of at the point of entry. NIFTY FEATURES

Although Flexware is not a pretty program and is cumbersome in spots, it does offer some nifty features. Foremost is its ability to run in a distributed environment incorporating different types of computers. Microfinancial Corp. says it has a system running on a configuration combining a DEC VAX minicomputer, several 68000-processor-based computers (like the Macintosh and Stride microcomputers), and DOS-based machines. Instead of shuffling whole databases through the network from central storage to individual workstations, the system transmits only the data needed to retrieve and update records.

The report writer lets you access any field in the database that integrates all Genera) Ledger, Accounts Payable, and Accounts Receivable data. Context-sensitive help is available at any point. If you invoke it while you're entering data for a key field, the help system displays a list of records on file and allows you to select an entry. Flexware prints to disk, so hard copy can be produced at a more convenient time. It has some of the most useful dunning utilities and mail-merge/label generators I have ever seen. It supports multiuser access with file and record locking, multitiered password protection down to the field level, and multiple department/profit centers that you can consolidate.

All in all, Flexware may be just the right choice for companies with diverse hardware and/or unusual requirements. But those companies would be wise to first locate a dealer who can take advantage of its architecture to spruce it up a bit, while customizing some features quickly and at a reasonable price compared with the cost of BASIC- and COBOL-based packages. -Gene Smilgiewicz

Yes, software that forces an work as if the year were 1967 still exists! Despite its high-end price ($650 for each of the modules tested), Focus on Business by International Micro Systems does not measure up to today's standards for PC software.

You must renumber General Ledger accounts to fit the unalterable default ranges, and each account number must have five digits, a decimal point, and three digits. Nothing shorter will be accepted, and the code

makes you type that blasted period every time.

Even though Focus on Business is a multiple-company system, there is no option to copy a chart of accounts. Journal entries are batch entered, with each posting printed as it is entered. No posing reference numbers link debits and credits, so tracing an entry depends entirely on your own reference. Reports print for the current month only; no facility exists to review previous months or compare periods. Recurring monthly postings and reversals are unavailable.

The Accounts Payable module approves each voucher as it is entered. The program gives you no option to print checks by priority, due date, or discount date other than by reviewing each voucher manually. It also won't let you get an approved-to-pay report. Every voucher requires manual distribution to the correct General Ledger accounts, since the system remembers only the Accounts Payable account number. Vendor terms and posting accounts must be entered every time, and there is no on-screen reference or lookup function for General Ledger accounts anywhere in the system. Once the voucher listing and check register are printed, they cannot be summarized or reprinted at month-end.

The Accounts Receivable invoice entry screen displays none of the customer information necessary to complete an invoice. You have to calculate all the dates and amounts (tax, discount, and net) while referring elsewhere for the data. If you exceed a customer's credit limit, you will be rudely kicked out of your invoice, with all the data lost. You have to leave invoice posting to change the credit limit in the customer file, then return to reenter the invoice, thereby leaving the customer with an incorrect credit limit. No option exists for customer additions during invoice entry in the Accounts Receivable module, nor is any equivalent function provided in Accounts Payable or General Ledger.

The user interface can only be described as downright inconsiderate. At $650 for each of the tested modules, Focus on Business is easily outclassed by software that sells for less.

-Michael Friedlander-

Once marketed under the hardware descriptive name the Hardisk Accounting Series, the current accounting series from Great Plains Software is now known simply by the company's name. Version 4.0 of the Great Plains Accounting Series was introduced in April 1986. This year Great Plains has improved its already powerful, flexible, and easy-to-use program through its release of Version 4.1.

New to Version 4.1 are lookup windows that pop up in each program.

If you cannot remember the vendor ID number when entering accounts payable invoices, for instance, you merely type a few characters of the vendor name and a lookup window appears with the cursor on the vendor most closely matching the characters you typed. When you select the proper vendor, all relevant vendor data is pasted to the invoice entry screen. Similar lookup windows can access the customer list, general ledger accounts, employee list, inventory item numbers, and so forth. Lookup windows are used in every module whenever you make a choice.

Great Plains gives you a number of features to simplify data entry. The Accounts Payable module lets you enter the vendor name and address during invoice entry without plodding through a lengthy setup for vendors who will not be used in the future.

General Ledger lets you keep the fiscal year open for three periods before it becomes necessary to do the year-end closing, which is useful because many companies are not ready to close the books on the day after year end.

The batch method of transaction entry is used in all modules except Inventory, which is handled on-line. With most accounting software, the entire group of unposted batches must be posted all at once or not at all. Great Plains requires each batch to be marked for posting; only the marked batches will be posted when Master Post is selected. This allows a bookkeeper to enter all transactions without having unfinished or

unverified batches posted with good data.

The Great Plains documentation is thorough, well researched, and easy to understand. Each screen is pictured in the manual, accompanied by a description of its purpose. Each line and command on the screen is described in detail, and the pages are numbered by screen for quick, easy reference.

General Ledger requires all the financial statement formatting codes to be included with the normal chart of accounts-one of the few cumbersome features in this program because it tends to clutter up the chart with nonpostable accounts. In some cases, only one cash account in General Ledger can be posted to Accounts Receivable and Accounts Payable.

Great Plains Accounting Series has a wide range of capabilities and is a pleasure to use and operate. Its protection of data is remarkable. During testing, the power went off as transactions were being entered. Only the current record was lost; the rest of the data was fine. All of the backup and recovery programs in the world cannot compare to using a system that rarely requires them. - Charles Weinberg

Harmony, a new release from Open Systems (best known for its Open Systems Accounting Software), is an impressive highend integrated accounting package with some interesting financial analysis tools.

These include the ability to make onscreen, bar chart analyses of up to four general ledger accounts; the charts allow some useful graphic comparisons between general ledger account balances and budget figures, last-year results, or any other general ledger accounts. Additionally, the system can analyze loans and prepare loan amortization schedules.

Installation is simple, made even easier by documentation that is well written, clear, and to the point. Once the installation program is started, there is nothing more to do but read and respond to the screen prompts and insert the disks requested. As other applications are installed, the System Manager (a separate module) lets you customize the main menu. The result is a ready-to-run system, complete with basic company information.

Data backup is possible from within the system. When invoked, the utility has a nice feature that calculates how many disks it will take to complete the backup, Backup can be accomplished at various levels within the system.

You also receive password protection, which allows lockout by module and by activity. For example, it will allow data input but will prevent access to sensitive financial information.

The year-end results need not be held open for closing entries. The system will transfer current-year data files to a last-year data directory so that operations can proceed. Year-end adjustments can then be made to last year's data, and the Update Current Year function will revise current-period balance sheet accounts.

AUTOMATED STATEMENTS

General Ledger is the heart of the system. You must assign code numbers to each account to build the chart of accounts. These help generate financial statements quickly and automatically.

Reversing journal entries immediately reverse against the subsequent period when posted. Reversing entries in this system may not be used in the final period of the year - a time when reversing accruals are more likely to be required.

Accounts Payable answers many of the needs associated with the accounts payable accounting and payment process. By entering the vendor's federal ID number in a vendor's master record, the system will accumulate payments made and will produce the required 1099s. This module would be better if it warned when duplicate vendor invoices were encountered. Also, voucher input speed might increase if Harmony allowed expense account numbers to be established in a vendor's master record, ten allowed them to appear by default when the vendor was selected.

The payment process is aided by a Cash Needs report, which can be

printed to the screen or printer. Specified invoices can be withheld from automatic payment until you choose to release diem. After checks are prepared, they can be voided by reapplying the check in reverse. This reinstates the invoice.

Accounts Receivable tells a lot about customers' habits, including who's bought the most, who's paid up and who's not, and who hasn't bought lately. A particularly good Accounts Receivable feature is a Cash Flow report that tells when you can expect money to come in. Used with the Accounts Receivable Cash Requirements report, this furnishes excellent management information.

The Setup Assistant (a supplementary manual supplied with each module) contains an excellent description of the module's structure and requirements. It also explains some of the logic behind certain required decisions. On-screen context-sensitive help is also available whenever you need it.

Open Systems markets Harmony as a "work processing" program that is easy to install, learn, and use. It is sensitive to user needs and it makes good use of a function that allows on-screen inquiries of often needed information. - William H. Stewart

The IBM Business Adviser series, from IBM Corp., is a full-featured, fully integrated accounting system for the small to medium-sized business. IBM sells the essential elements of the system as a package: for $1,745 you get the General Accounting Edition module, the Information Management Edition module, plus installation, training, and 90-day support. The General Accounting Edition combines a general ledger with limited accounts payable, accounts receivable, and payroll capabilities. The series can be expanded with other modules-the Accounts Payable Edition, Accounts Receivable Edition, Payroll Edition, Inventory Edition, and Order Entry Edition-available for $995 each.

IBM Business Adviser is distinguished by it's integrated approach to data entry and by its use of terminology that simulates a manual system.

An install program handles the initial installation of the system, and you install the remaining modules by choosing a command on the main menu. One drawback is the disk space it requires: you'll need a 20-megabyte hard disk to safely handle three modules. To back up the complete system in a reasonable amount of time, you'll need a tape backup or fast floppy disk backup utility like Corefast (se "Better Tools for Backup," PC Magazine, Volume 6 Number 8).

The IBM Business Adviser's General Accounting Edition module, which functions as a General Ledger, is enough for most needs. It can handle a 14-digit account number, which can be split into division, main, and department. Alternatively, you can use a predefined chart of accounts. The program can maintain memo accounts for nonfinancial data. You also can set up to 53 open accounting periods in a year, which gives you a lot of flexibility in setting up the accounting cycle that is most advantageous for the bookkeeping needs of your company.

FIXED-FORMAT REPORTS IBM

Business Adviser can produce simple automatic balance sheets, income statements, and trial balance reports in any of 23 predefined columnar formats that compare actual, budget, and historical balances with percent or dollar-value variance calculations. The formats are extensive but are fixed, so they will not suit all businesses. A limited report writer included in the General Accounting Edition module produces customized financial statements and schedules by rearranging the grouping or selecting specific subsets of the chart of accounts.

General Accounting Edition lets you build accounts receivable, accounts payable, and payroll subledgers. You also can print balance-forward accounts receivable statements, plus accounts payable and payroll checks based on input data at the time of check preparation. However, the amount of data maintained on the customer, vendor, or employee is limited, and if you require aging, automatic check preparation, or

automatic payroll deductions calculation, you must add the specific module required.

The Accounts Payable Edition module works on a voucher basis and includes the facility to create automatic vouchers. You can use a * command to have an appropriate table shown on the screen. The program can maintain multiple discount terms. The system also can print vendor labels and index cards and can accommodate multiple bank accounts.

The Accounts Receivable Edition module can handle a combination of balance-forward and open-item accounts. It can also maintain revolving accounts with fixed payments each month, and it deals well with finance charges.

The menus can be tedious to work through once you understand the system. When you've completed a particular task, you are often left at the main menu. If you wish to do a similar task, you must work back through the menus. After you select an operation, the program has to be loaded for that particular function, causing a 2- to 15-second delay.

The written documentation is not extensive, but the initial setup instructions are clear and to the point. The documentation is supplemented will extensive context-sensitive help, a built-in on-line reference capability, and a tutorial.

IBM Business Adviser meets most of the needs of small to medium-sized businesses, but it requires a lot of disk space and is not particularly quick or responsive. Its built-in report writer is limited. IBM backing may outweigh the program's faults in the perception of some people, but the high cost should make them think twice. - Brent V. Shirley

Income II, a $200-per-module program from MC Software, can handle up to 100 separate companies.

Installation is troublesome. MC Software recommends that your dealer install the program, and that's a good idea. Install It yourself, and you invite irritation. Income II gives you no screen instructions, and subdirectories are not automatically set up. During installation you must specify the terminal you are using from a 26-item menu. Enter the wrong one, and you get an error message that is not explained in the manual. Installation also requires you to enter a number of values for screen control, such as Clear Screen and direct cursor positioning. Phone assistance is available and recommend.

As you set up the chart of accounts, all accounts are assigned a number, a letter denoting type (A = Assets, S = Sales, and so on), and a code. Department numbers are optional. The required code number identifies titles, detail accounts, and totals. It also sets up underlines (single and double) and line spaces to put your financial statements in the proper format. Assigned department numbers can be used to produce departmental income statements.

The various menus are confusing. The selections number as many as 22, and they do not use function keys. You can set up selective password control for each company and each journal by using the program's Password Access module. The module offers 100 unique passwords.

POOR DOCUMENTATION

The documentation is confusing. Income II operates in three environments-DOS, CP/M, and MP/M-and instructions for all three are in a single loose-leaf manual. Sections are not well organized, and DOS users must sift through documentation on the other environments. That's time-consuming and annoying, given that the DOS world dwarfs the other two.

Open-credit memos in the Accounts Payable module can be automatically applied when payments are made or when you are handling recurring expenditures-such items as rent and notes. The module accommodates up to 997 expense categories. Overdue accounts are highlighted, and discount due dates are monitored. You can list up to 15 invoices to be paid on a single check stub, and each company can have up to 32,000 vendors.

The Accounts Receivable module lets you manage each customer under open-item or balance-forward methods. It also gives you credit memos and

recurring invoice processing and provides a detailed sales analysis of up to low sales accounts.

The General Ledger gives you an audit trail, 12-month budgeting, recurring journal entries, and the flexibility to design the format of financial statements. Out-of-balance journal entries are highlighted.

The General Ledger, Accounts Receivable, and Accounts Payable can operate as standalone modules or can be integrated with others. You can have as many as 32,000 records in one file. The program will output in formats that meet the requirements of preprinted forms from Deluxe Computer Forms.

The $200-per-module price for support buys you maintenance and regular mailings of technical notes; hot line help on the series is $300 more. MC Software suggests you first call your dealer when you need help and call directly if a dealer is not available.

Income II, with its confusing documentation, cluttered menus, and expensive support requires too much from-and gives too little to-the user. With its elaborate and convoluted menus, it would be more appropriately positioned in an art gallery than it would on an accountant's PC.-John Somoza

Libra Programming has specialized in accounting applications for IBM environments since 1976. Its PC product, Libra Accounting Software, is a flexible, heavy-duty package with a number of features and options.

Libra has flexible reporting features and good audit trails; it also lets you program its modules to fit your needs. But at $1,950 per module, it is one of the most expensive programs reviewed here. Libra's error-handling and control features are weak, and the program Limits access to master files during data entry. It also makes you remember a host of options and abbreviated fields.

A brief tutorial with sample data helps you get started. Setup starts with the "Environment Diskettes," which define the system hardware and offer a program to customize menus. System security can be installed trough the menus to restrict access to individual users and establish required user IDs. Each module (General Ledger, Accounts Payable, and Accounts Receivable) requires about 1 megabyte of storage.

Manuals of several hundred pages accompany each module. They include worksheets and some useful tips on estimating file sizes. Completing the worksheets requires a knowledge of accounting, but Libra support is excellent. You can call the company's 800 number and have a representative walk you through the installation-a good idea, since the manuals contain inaccuracies.

Utility programs include file status reports and a spool facility; they also allow direct access to DOS BACKUP, RESTORE, and FORMAT command. The system remembers which of two alternating backup disks is next-in either the A: or B: drive-but it does not verify that the right disk has been inserted.

General Ledger first stores all transactions in one of nine transaction files, making it possible to separate batches or workstations. You specify which transaction file is to be posted.

You structure your own eight-digit account number. The chart of accounts can be copied for multiple-company operations, but Libra has no "ready-to-run" financial statements. You need to define rose as part of the initial setup, and it's a time-consuming and complicated process. Once the statements have been defined, you can choose from more than 70 different style options that determine the time periods, comparison formats, and calculations to be used.

General Ledger, Accounts Receivable, and Accounts Payable have a series of runtime options (such as which company, the period-ending date) and program defaults (print zeros, number of copies, dollar signs, and so on), which can be saved and recalled when printing reports.

Self-reversing entries must reverse within the same year, and you can enter budget numbers into each month of the year as 1/12 of an annual

total. However, no monthly closings are required. Statements can be run at any time. Libra has no message feature to alert you if active accounts with balances are deleted; the books simply show up out of balance.

NEW RECEIVABLES

Libra is producing a new version of its Accounts Receivable module, in which the screens and commands will resemble those in the Accounts Payable and General Ledger modules . In the present version, cash receipts on everything but prepaid items can be entered only for invoices already in the system. The Price File option keeps price, cost, tax, and other information for products, which can be called up by the data entry program. Billing and order entry are combined to interface. Reports are sorted by customer class and price codes that you define. Transactions can be easily edited, but once a transaction has been posted, you must make a new entry to change dollar a mounts.

The Accounts Payable module requires a voucher number for each transaction. The system will accept duplicate invoice numbers but will not duplicate voucher numbers. It also handles job cost coding, encumbrances, and retention data.

Libra is a comprehensive package, one that's suitable for many users if they are willing to pay the price for its features. Claude Bartel

Comprehensive and well-designed, Macola Accounting Software is at the top of its class, offering a mix of features and flexibility not seen in most systems. As a descendant of MCBA's minicomputer software for accounting, distribution, and manufacturing, this mature system, sold by Macola for $795 per module, incorporates feedback from more than 20,000 sophisticated users over the past 15 years.

Both small and large businesses will benefit from the program's inherited features plus the company's enhancements for the micro version. Macola Accounting Software is written in Micro Focus COBOL, the IBM-standard COBOL for the new IBM OS/2.

We tested the software on a standalone IBM PC AT and on a Proteon network running Novell's Advanced NetWare/286. Even with four users on the network, speed was not noticeably diminished. Installing the software on any system is as simple as copying each program disk into any directory. Macola includes detailed instructions and DOS commands to create directories, copy programs, and initialize data files.

DYNAMIC EXPANSION

Some packages make you specify the expected number of records in each file during a lengthy file setup procedure. Macola alleviates this burden by dynamically increasing the file size as required.

Macola works with both on-line and batch processing. The ability to review the data before posting is critical to maintaining the integrity of the accounting data and eliminates the need to post correcting entries frequently. When you need up-to-the-minute data, as in inventory tracking, Macola does not require the posing step.

A convenient windowing facility lets you look up required master file data without exiting the data entry screen. Multiple levels of password protection and extensive audit trail reports protect your data. The menu-driven file recovery utilities restore the integrity of corrupted data.

Macola currently offers ten integrated modules, including a Report Writer. If you prefer, you can forgo buying ale General Ledger module; each of the other accounting modules provides a file of account numbers for account validation and prints detail distribution reports, which you may use to post a manual General Ledger.

The program supports up to 13 periods and a ten-character alphanumeric account structure divided into a main account number and a department number. You can print all reports and financial statements for an entire company, a single department, or a combination of departments. Macola requires no month-end processing routines, and you may make entries for any past or future period at any time. This date and cutoff flexibility

is critical to maintaining smooth monthly processing cycles.

The strength of Macola's Accounts Payable module is its flexible invoice entry options. Macola uses a voucher system whereby each invoice is assigned an internal voucher number. The voucher types are regular invoice, credit memo, prepaid invoice, cancellation voucher, and general ledger distribution adjustment. You can enter each voucher with a 30-character description and a default general ledger distribution. Macola easily handles recurring prepaid, and canceled invoices. It fully supports cash accounts, maintains a complete check history for each cash account, and allows check reconciliation.

You may use the Accounts Receivable module alone or integrated with the Order Entry/Invoicing module. The Order Entry module supports up to 9,999 "ship-to" addresses for each customer. Macola gives you a number of sales analysis reports that other packages usually make available only when you buy a separate sales analysis module. These reports list sales by customer, salesman, type, state, and territory, in both detail and summary formats.

To go from a single-user to a network environment, you simply add the package's multiuser run-time module. Macola's technical support, documentation, and customization assistance meet the high standards set by the software. The features, flexibility, and ease of use of the modules reviewed here are repeated in the other modules.

Macola Accounting Software is a flexible, powerful system that is well suited to many different businesses with varying levels of accounting complexity. Managers of growing businesses will appreciate the ease of use and the benefits of Macola's basic features and reports, and they can be confident that their companies will not outgrow the software .

3-Susan Davis and Morris W. Stemp-

M*A*S90, the latest offering from State of the Art, is powerful, flexible, and relatively easy to use (see "M*A*S90: Well Beyond the Accounting Basics," PC Magazine, Volume 5 Number 20). The $795-per-module package is a little slow in changing screens and handling some data entry functions, but updating and data retrieval are fairly speedy. The manufacturer claims M*A*S90 uses an efficient B-trieve search that prevents serious degradation in performance as files get larger.

For all its features, M*A*S90 does not burden you with busy, confusing screens-a problem with other comprehensive systems. Many functions are configured through setup screens, and the system brings up required fields during data entry only if needed. Parameter-driven reporting gives a broad range of useful management reports. However, M*A*S90's relatively weak audit trail reporting may cause accountants to spend more time an analyzing accounts than they should have to.

M*A*S90's on-line access to master and transaction file information makes data entry easier; the program allows you to browse and search, as well as retrieve account numbers, customers, vendors, and invoice numbers. You can set up vendors and customers on the fly during invoice entry, and you can move around the screen easily to edit transactions.

EASY INSTALLATION

Installing M*A*S 90 is as easy as installing any similar system on the market. Files do not expand dynamically, but file maintenance is simple. Data entry screens tell you how much space is available in the file you're updating. Changing a table of required records/files expands or contracts the files.

General Ledger gives you a good complement of the basic features available from most other packages on the market, but without much refinement. General Ledger accounts can be up to nine alphanumeric characters long, divided into a maximum of three segments-one of which you can designate for departments for profit center reporting. While the system does not come with predefined charts of accounts, you can create one and copy it, as well as report formats to new company databases. M*A*S 90 assigns budgets and prior-period balances to accounts for each period. It

can automatically spread the first- period budget to the other periods. .

M*A*S 90 offers automatic reversals. You can set up recurring transactions, but the program gives you little control over whether they are run at the right time.

Entries must be in balance, but M*A*S 90 makes no provision to hold incomplete or out-of-balance batches.

Updating transactions requires many printing and updating steps. You can conveniently post to a future period or fiscal year, but posting to prior periods takes a Beat deal of effort. The closing procedure prompts for the printing of required reports before the period is closed.

The General Ledger report formatter is capable but difficult, You can combine separate companies with dissimilar charts of accounts, but the companies must use the same fiscal year.

Accounts Payable and particularly Accounts Receivable are distinguished by excellent functionality, good data-entry features, and flexible handling of different transaction types. Boat offer exceptional parameter-driven management reports.

Accounts Payable allows discounts earned or lost (many systems handle only discounts earned), 1099 forms printing, retention of monthly check register detail, and integration with the Check Reconciliation and Job Cost modules. You can set Accounts Receivable to print invoices that can reference sales codes. Sales codes offer some features available only with an Inventory module in other systems.

M*A*S 90 does not have on-line help, but the documentation is excellent, with useful tips for new users. Password maintenance offers security at four levels. The Library Master module, which you need to run any module, also contains an easy-to-use Report Master, which can access data from any file and produce custom-written reports. Since the module lets you print reports to the screen, the printer, or a disk, productivity tools like dBASE III, Lotus's 1-2-3, and word processors can use the data. In addition, State of the Art plans to release a Data Import module.

Overall, M*A*S 90 is well suited to handling the accounting functions of small to medium-sized businesses. -Jeffrey Cohen

Formerly called MiniComputer Business Applications, MCBA, the maker of MCBA Business Software, was one of the original pioneers in packaging accounting, distribution, and manufacturing software for microcomputers. Today a base of 22,000 users runs MCBA's software on hardware ranging from micros to superminis, including MCBA, a versatile, menu-driven accounting package sold by value-added resellers for $750 to $1,200 per module.

MCBA is the basis of two other major PC accounting packages: Macola Accounting Software and RealWorld Accounting System, both of which are also the viewed here. While MCBA retained the rights to market the microcomputer version, it permitted Macola and RealWorld to use the code for microcomputers for a limited time. Although the three systems began with the same COBOL-based code, they each have evolved different features and specialties.

MCBA is designed for small to medium-sized businesses. Its flexible General Ledger module uses a five-and-five account structure, with up to five alphanumeric characters for the prime account and up to five alphanumeric characters for the subaccount. It supports 12 or 13 user-defined accounting periods and permits adjustments to prior and future periods. MCBA tracks General Ledger transactions by source, maintains balances for the current and prior year with budgeted amounts for each month, and perform a complete year-end procedure.

MCBA's Accounts Payable features include entry and editing of vendor invoices, manual and partial payment of vouchers, cash requirements reporting, on-line inquiry into all vendor activity, check and 1099 forms printing, and a check reconciliation function. The package also allows you to enter recurring invoices into the system as transactions at any time during the month.

FLEXIBLE INVOICING

The program offers five ways to select invoices for payment. You can select all open invoices, all invoices due within a specific date range, all invoices eligible for discount, all open invoices for a particular vendor, or only specified invoices. In addition, you can make partial payments, cancel vouchers, and defer invoices for payment. You can lien print checks for selected invoices.

The report subsystem allows you to view a spooled report on the screen and to print and delete reports. It will print any number of copies on any printer and offers protection against unauthorized access to reports.

Accounts Receivable closely mirrors the Accounts Payable module, making the system easier to Team. Setting up both modules is easy. For both, you specify the account numbers to which the transactions generated in the module will be posted-for example, for Accounts Receivable control account(s), finance charges, or miscellaneous charges.

Using MCBA's versatile Cash Receipts processing function, you can enter all relevant information about checks received from your customers and specify which unpaid transactions should be paid. You can record in complete detail the General Ledger distributions that result from Accounts Receivable processing, including distributions of sales to multiple sales accounts.

MCBA offers some useful marketing and customer information. Accounts Receivable analyzes period- and year-to-date sales and costs by salesman, customer, customer type, state, territory, and sales volume.

Besides the three basic accounting modules, MCBA offers five other modules, all fully integrated in the package: Customer Order Processing, Inventory Management, Purchase Order and Receiving, Payroll, and Bills of Materials Processing. Each module's source code follows advanced coding standards, using conventions that make maintenance easier. MCBA offers demonstration sets of each module, which include the complete, easy-to-follow user manual, demo programs, and sample data. All the MCBA modules are available only through value-added resellers, who also provide installation, training, and support.

MCBA is comprehensive and versatile, as well as flexible and easy to use. The fact that MCBA can run on systems ranging from micros to superminis is another strong selling point, especially for companies that have a mixed hardware environment or plan to switch hardware systems.
-Margaret Balochko